

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Dean A. Seifert et al.

Serial No.: 09/751,120

Filed: December 28, 2000

For: METHOD AND APPARATUS FOR ELECTRONIC
TRANSFER OF FUNDS IMPLEMENTING AN
AUTOMATED TELLER MACHINE IN CONJUNCTION
WITH A MANNED KIOSK

Attorney Docket No.: FDC 0125 PUS



Group Art Unit: 3624

Examiner: Hani M. Kazimi

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97(b)**

Mail Stop Amendment
Commissioner for Patents
U.S. Patent & Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and §§ 1.97-1.98, the statement contained herein is being submitted for consideration by the Examiner. This Statement is being filed in accordance with 37 C.F.R. § 1.97(b)(4), i.e., before the mailing of a first Office action after the filing of a request for continued examination under § 1.114.

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8 (FIRST CLASS MAIL)

I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, U.S. Patent & Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450 on:

November 6, 2006
Date of Deposit

Mark E. Stuenkel
Name of Person Signing

[Signature]
Signature

Applicants wish to bring to the Examiner's attention that, more than one year prior to the actual filing date of the present application, the assignee of the present application and an agent of the assignee used a method for performing send transactions at stores of the agent. The method involved a sender using a telephone at a store of the agent to contact a customer services representative of the assignee to initiate a send transaction. The sender then provided the assignee representative transaction information such as the name of the intended recipient and the desired amount of money to be sent to the recipient. Next, the assignee representative provided a numeric code to the sender. The transaction information and code were also stored on a central data base. Next, the sender provided the code to an employee of the agent, and the employee entered the code into a terminal in communication with the data base to retrieve the transaction information. The data base then transmitted to the terminal a collect amount, and the employee collected the collect amount from the sender.

Applicants also wish to bring to the Examiner's attention that, more than one year prior to the actual filing date of the present application, the assignee of the present application and the agent of the assignee used a method for performing receive transactions on a test basis at four stores of the agent. The method involved a recipient using a telephone at a store of the agent to contact a customer services representative of the assignee to initiate a receive transaction. The recipient then provided the assignee representative transaction information such as the name of the intended recipient and the desired amount of money to be retrieved by the recipient. If the transaction information corresponded with transaction information stored on the central database representing a completed send transaction, the assignee representative provided a numeric code, corresponding to the send transaction, to the recipient. The code was also stored on the central database when the send transaction was processed. Next, the recipient provided the code to an employee of the agent, and the employee entered the code into a terminal in communication with the database to retrieve the transaction information. The database then transmitted to the terminal the dispense amount, and the employee dispensed the dispense amount to the recipient. Furthermore, the assignee

paid the agent the same percentage on all transactions in which the test method was used, as was paid on transactions in which prior methods were used.

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and §§ 1.97-1.98, the references listed and identified on the attached Forms PTO/SB08A and/or SB08B are being submitted herewith for consideration by the Examiner. This statement is being filed in accordance with 37 C.F.R. § 1.97(b).

While this Statement is being filed in compliance with the duty of disclosure, citation of the listed references is not to be construed as an admission that any of the references are "material" as defined under 37 C.F.R. § 1.56(b).

No copies of the listed U.S. patent references have been included herewith pursuant to 37 C.F.R. § 1.98(a)(2). All other references have been provided as required. Consideration and entry into the record of the listed references is respectfully requested.

Respectfully submitted,

Dean A. Seifert et al.

By: 

Mark E. Stuenkel

Reg. No. 44,364

Attorney/Agent for Applicant

Date: November 6, 2006

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Substitute for Form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Complete if Known

Application Number	09/751,120
Filing Date	December 28, 2000
First Named Inventor	Dean A. Seifert et al.
Group Art Unit	3624
Examiner Name	Hani M. Kazimi
Attorney Docket Number	FDC 0125 PUS

Sheet	1	of	2
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U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Substitute for Form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>			Complete if Known		
			Application Number	09/751,120	
			Filing Date	December 28, 2000	
			First Named Inventor	Dean A. Seifert et al.	
			Group Art Unit	3624	
			Examiner Name	Hani M. Kazimi	
Sheet	2	of	2	Attorney Docket Number	FDC 0125 PUS

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"Western Union Announces ATM Card Payout for Money Transfer Transactions", PRESS RELEASE [ONLINE], 22 October 2001, XP-002347909 US, Retrieved from the Internet	
		G. Lawton, "Biometrics: A New Era in Security", COMPUTER, IEEE SERVICE CENTER, Los Alamitos, California, vol. 31, no. 8, August 1998, pgs. 16-18, XP000780511, ISSN: 0018-9162	
		A. Stockel, "Securing Data and Financial Transactions", SECURITY TECHNOLOGY, 1995, proceedings. Institute of Electrical and Electronics Engineers 29 th Annual 1995 Internatinal Carnahan conference on Sanderstead, UK 18-20 October 1995, New York, New York, IEEE, 18 October 1995, pgs. 397-401, XP010196444 ISBN: 9-7803-2627-X	

Examiner Signature		Date Considered	
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